

Amendments to the Abstract:

Please replace the Abstract on page 32 with the following:

An ATM network where customer specific display screens and services are provided to individual customers based on attribute information for those customers. Customer attribute information can include a customer name, account balance, account number, ATM transaction activity and other information about the customer. The network includes a plurality of ATMs at bank branch offices that are connected to a central accounting system of the bank, and that are separately connected to a **central central** business system having an MCIF file server. The MCIF file server stores customer attribute information and offer information. The offer information includes data and code providing selectable ATM screen displays on promotional offers or events sponsored by the bank, and information on awards, certificates or scratch cards that may be given to customers when using an ATM. In one embodiment, the MCIF file server downloads customer service performance data (consisting of offer information and associated customer attribute information) over a digital network to an ATM monitoring apparatus at each branch office. In another embodiment, the customer service performance information is downloaded to the ATM monitoring apparatus by way of a magneto-optical disk loaded into a central office management monitoring system. In a third embodiment, the customer service performance information is downloaded at the branch office using a magneto-optical disk.